

THE ARIZONA *Fiduciary*

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Spring Conference Wrap-Up

By Patricia Ian, RG
AFA President

Although I wasn't able to stay at our AFA Spring Conference due to a family commitment, I reviewed the evaluations with great interest and, as always, with a view toward improving the next conference for our members. One thing is very obvious, however: fiduciaries will never totally agree on the best methods of providing seminar information. The attendees overwhelmingly agreed the program was relevant to our professional needs and interests and felt the program was worthwhile. Most of the attendees enjoyed having our own fiduciary members as facilitators and enjoyed the opportunity to share information, new ideas and experiences, but there were a few complaints about notice, logistical information, and the physical accommodations.

In our attempt to travel around the State for our Spring Conference, we are limited in the hotel accommodations from which to choose in the more rural areas. There's always a trade-off in this regard, and we acknowledge the Holiday Inn was deficient in certain areas, but our accolades are given to Mary Espinoza and her staff for the wonderful job they did with the conference arrangements. Their creativity and organizational skills were outstanding, not to mention their hard work. For those of you who

couldn't attend the Thursday evening festivities, you missed a great event and opportunity to get to know your fellow AFA members.

All of the AFA board members made a contribution to the conference, especially the Education Committee chaired by **Miriam Kennedy** and assisted by **Francine Saccio, Peter Santini** and **Mary Espinoza**. Special thanks is also given to **Allan Rouse** for his work on getting the newly edited booklet, "What is a Fiduciary," printed and ready for distribution at the conference. He can be reached via email: allanrouse@earthlink.net or by fax at 623-434-0333 if you wish to order more brochures. **Peter Frenette, Allan Rouse, Marshall Herron** and **Greg DoVico** will continue to work on the fee survey to bring you a product that will be useful to the membership.

The content of this newsletter is focusing on the information imparted during the conference modules. Since we had recorders at each module, we thought it would be helpful to provide a written description of the salient points from each module. Our recorders were **Francine Saccio, Miriam Kennedy, and Debe McKee** to whom we are grateful for capturing this information.

Lastly, I want to remind you that HB 2181 was signed by the Governor on April 14th. It requires the court to encourage the development of maximum self-reliance and independence of incapacitated persons when appointing a guardian. It

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THE ARIZONA *Fiduciary*

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AFA is a non-profit organization whose purpose is to provide structure, guidance, training and continuing education for public and private fiduciaries in Arizona.

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AFA welcomes individual memberships regardless of profession. Annual dues are \$60.00 payable each October 1.

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Good Inventories Lead to Best Accountings

Presenters: Pamela Johnston, Phyllis Cornell and Tina Eliopoulos

Recorders: Francine Saccio and Debe McKee

The focus of this panel presentation was to discuss how the fiduciary gathers the information needed to complete the inventory form. It was stressed that you need to take your time and be thorough. At first glance you may think something has no value and you are ready to discard it. Don't be too quick to get rid of personal property, papers, etc. At least hold on to documents and other items for the period of time you spend in preparing the inventory.

Records Search: Bank statements and canceled checks can tell you a lot. These papers could be found anywhere in the house. Bank statements will tell you if there are automatic deposits; evidence of payments for different things like insurance, bank deposit box; linked accounts could be found; you may even be able to identify the bank branch that the ward or deceased used frequently. Keep the first or two years of records and store the rest until the inventory is completed. When it is decided to destroy the records, shred them. Look at old tax returns to find out where bank accounts are located if you are not able to establish this with found bank statements. If you need more than 90 days to complete the inventory, notify the Court and request an extension.

Investment Statements: Remember that you will need old statements in order to determine when the person purchased the investments or real property and to figure the cost basis. If you are able to identify a broker who worked with the ward, this person may be able to tell you about the family and how the ward was investing when he/she was competent. Some attendees recommended that you should not use a zero basis if it can possibly be avoided. Make reasonable assumptions. Use investment statements to investigate financial exploitation. Another suggestion made by an attendee is always make copies of stock certificates before handing them over to a broker. Once they are with the broker you will not get them back. It was also suggested that

with the new technology we have now, some wards may have been computer literate and may have records kept in computer programs. These would need to be checked, along with emails and favorites kept on the website.

If you find very old stock certificates and you do not know if they have been sold or bought by another stock, a broker may be able to track this information for you. Also the CCH, Commerce Clearinghouse would be helpful. Also, worthless stocks may have value to people who collect old stock certificates. You can go to google.com and do a search of "collectible stock certificates" or something similar. Other specific sites for this purpose include: scripophily.net, coxrail.com, modernstocks.com and eoldstocks.com. If you need to sell stocks, you should have the original certificates and go first to the company to see if they want to buy back the stock.

Insurance Policies: Organize the policies you find in chronological order. Check to see if the coverage is appropriate. Check to see if any of the policies have lapsed. If there are long term care policies, check to see if there is duplicate coverage. If there is you may want to pare down the coverage to match the ward's needs. You may possibly be able to sell the duplicate coverage. The extra coverage may be worth more than you realize. There was reference made to Viatacals, companies that buy policies, if a policy needs to be liquidated. It was suggested that you not sell good coverage if life expectancy is short, and you might consider giving family members the opportunity to continue paying premiums.

If your ward has an automobile that you are keeping for caregivers to use to transport your ward, make sure there is proper coverage. Also, if you are transporting wards, make sure you are carrying appropriate coverage. Your business also may need a rider on an insurance policy for non-owned autos. If your client insists on having a car but

should not be driving, you can get an ignition safety device (magnet type used by auto dealers), so the client can have car keys, but they won't work.

Phone bills can tell you a lot of information. You may be able to find family or friends with whom the ward had stayed in contact. Also look at old papers and letters, especially for historical value.

Deeds, Property Taxes: Get a copy of the deed to the house. You can use the legal description on the inventory. The assessor's notice will give you the estimated value of the property. The assessed value is usually two-thirds of the market value.

There was quite a discussion regarding the sale of an old mobile home. They are very difficult to sell. You should be familiar with the Arizona Mobile Home Tenancy Act. Consider abandonment. If the lot space is rented, go to the trailer park manager to see if they would buy it or know of any tenants who might be interested. An auction is sometimes viable as a way of selling the mobile.

Tax Returns and Tax Notices: These documents will tell you many things you need to know: dividend and interest, sources of income, tax liens, delinquent filings. The IRS can also be a resource to you if you are missing copies of tax returns. If you need help with understanding the documents you are finding, see if you can find out if your ward had employed an accountant and enlist that person's help. The accountant may have more information that you need. If dealing with low tax basis stock, you may be able to use as capital gains offset a negative taxable income because of medicals, etc. According to the IRS Code, fiduciaries have the responsibility to correct past returns.

Wills, Trusts, and POA Documents: Search for the originals of these documents. See if you can find the source, the person who created the documents. Save all documents you find, even if there are three different Wills. Use Heir Search services.

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Best Accountings

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Other documents that can give you information about your ward would be personal correspondence, church directories, address books, family bible, employment and military histories. Divorce papers are important to keep in order for a current spouse to collect benefits.

If the client or ward is still living in the house where you need to do the records search, see if you can make arrangements with the caregiver to take the client out while you conduct your search. This would be less intrusive and less upsetting to the client. Remember, all cash and checks found in the house must be listed in the inventory.

Personal Property: Gather all jewelry, have it appraised and insure what needs to be insured after the appraisal. If jewelry is very valuable, keep it in a safe or safety deposit box. Antiques, coin and stamp collections also need to be appraised and insured if needed. It was suggested that you build a relationship with a jewelry appraiser, take everything to them and have them first make a cursory review so that you can separate no value items from valuable ones. Vintage costume jewelry may have a value, especially if signed with the name of the manufacturer. If family heirlooms do not have much value except to family, devise a way to distribute them fairly. You should offer to sell the valuable items to family members.

Look behind artwork; look at old photos. Old photos may help in finding

family. All family treasures should be saved and offered to the family. Locate all keys in the house. Change the locks on the house as soon as possible, hopefully the same day you are appointed with authority over property. Review the contents of the safety deposit box as soon as possible.

Non-cash assets such as burial plots and life insurance policies should be listed in the inventory. Extra burial plots may be donated to the church or county.

The bottom line in completing your inventory is when you start with good numbers on the inventory, your future accountings will be more accurate. Cash and uncashed checks found in the home should be identified as such on the inventory.

AFA Ethics Committee Update

By Francine Saccio, RG

The AFA Ethics Committee wants to encourage members to use the Listserv to share issues that you are dealing with as a Professional Fiduciary that may be posing an ethical dilemma. It has become clear that this kind of sharing is very helpful. The listserv will give everyone another avenue of communication among colleagues in the profession.



Proposed Changes to the Fiduciary Certification Program

by Mary B. Espinoza, Pinal County Public Fiduciary

At its February meeting, the Fiduciary Advisory Commission (FAC) formed two sub-committees to begin working on its first two major projects. A Code Sub-Committee was formed to review and address the reform of the general requirements ("Rule 1") that apply to all the Administrative Office of the Court's (AOC) certification and licensing programs and to work on revising the section specific to the Fiduciary Certification Program (FCP). A Training/Education Sub-Committee was formed to address issues related to the FCP's initial and renewal training, the certification exam process and the development of training resources. Both sub-committees have held several meetings over the past few months.

Through the efforts of the AOC staff, the FAC and other review committees, substantial changes have been proposed to "Rule 1" of the Arizona Code of Judicial Administration. This rule sets forth a number of general procedures for the certification, licensing and discipline of the various AOC programs. The current version of Rule 1 was adopted years ago and it had to be comprehensively rewritten to accommodate and incorporate the numerous changes that have been made to these programs.

The Code Sub-Committee and the Training/Education Sub-Committee, along with AOC and FCP staff, have also proposed several changes to the section of the Arizona Code of Judicial Administration that deals specifically with fiduciaries and the Fiduciary Certification Program (Section 7-202). The most significant proposed changes to this section relate to initial certification requirements and continuing education credits for certification renewal training. After May 2004, the FCP will no longer provide training for initial or renewal fiduciary certification. The required training will have to be obtained from other resources.

The proposed changes to the Arizona Code of Judicial Administration are posted on the Fiduciary Certification Program website for public review and comment. (<http://www.supreme.state.az.us/fiduc/>) The public comment period is open to August 15, 2003. All AFA members and certified fiduciaries are encouraged to review the proposed changes and provide input and comments to the FCP at pfp@supreme.sp.state.az.us. The proposed changes will then be presented to the Arizona Judicial Council for review and approval at the Council's meeting in September 2003.

Base Hits: Elements of Dealing with Property

Presenters: Tom Curti, Robin Fuller, Carolyn Mejia

Recorder: Debe McKee

Note: If material was covered in another module, it is being excluded in this summary.

One of the first acts upon being appointed as Conservator is to record your Letters of Appointment. Also consider changing the title of the property into the Conservatorship name for added protection.

Take photographs or videotape when doing the home inspection, which should be done with two or more people. Also, take active control of property as soon as possible, ideally the same day you are appointed. If there will be in-home care, tell the caregivers "we have a complete list of the contents".

Consider hazards, such as guns, ammo, chemicals and whether they require safekeeping or destruction. Develop a policy for dealing with weapons, keeping in mind the liability factor. It is dangerous to store ammunition, so it should be given to the police or sheriff for destruction. Inventory the weapons with serial numbers and values and hold them in a vault. Use a licensed dealer to sell weapons. A family member must get a license before they could be given any weapons. Consider letting the sheriff do an evaluation of the weapons and do not store ammunition under any circumstances.

For household items list the resale value rather than the replacement value and indicate if it's just an estimate. Listing only \$1.00 value can be offensive to family members. They need to be specifically informed for reason for same.

When conducting estate sales, advise family and have a private sale/preview before opening the sale to the public. Have the family members sign an acknowledgment they had an opportunity to buy items before the public sale. If a family member or ward asks you not to sell something, your decision should be thought through carefully, determining how much the money is needed. Perhaps it could be sold last.

It is recommended that court confirmation be obtained for the sale of real estate. It is always better to petition the Court for instructions, especially if there are problems with heirs. Be sure the heirs are given notice of the petition for court approval.

Although Mr. Curti felt there was no need to get confirmation of a sale if you are using the Multiple Listing Service, but the other presenters felt confirmation should be requested under all circumstances. The NGA standards also state obtaining court approval is best practice, but it is not part of our compliance with the AOC. You don't have to wait until there is a sale on the table and take the chance of losing a sale because of delay or ruling. Get an appraisal and ask the Court for approval to sell within a certain range of appraisal. Of course, if you are selling restricted assets, then you must get a court order. In the listing agreement, indicate the sale is subject to court confirmation and open for bid sales. Get a real estate agent who is knowledgeable about conservatorship matters. If the property is of low value, such as a fixer-upper, consider selling directly to a buyer, but they are difficult to value.

If there are no funds, it was suggested that the fiduciary get a court order to exclude insurance. If advancing funds as administrative expenses, carefully weigh becoming a creditor versus being a prudent fiduciary. Try to find companies to work for a fee payable when the funds are available if you are certain they will be forthcoming. If the only solution is to do the work yourself, document the process - video tape before, during and after so that you can show proof of the need. Also create a written checklist.

When a client is returning home, consider all aspects of home safety: carpets, floors, bathroom, plumbing, appliances in good working order and safe, gas lines, lighting, steps/stairs, sidewalks, etc.

How does inventory/marshaling assets get done if a bio-house? Wear

whatever safety gear is necessary and call governmental agencies to assist, i.e. health department, hazardous waste, etc.

There is frequently a problem with insuring vacant homes. Most home insurance policies have a clause that if the house is vacant more than 30 days, the policy lapses. Payment of premiums is not a guarantee. If it is available, it is usually expensive and may only cover fire hazards. It was suggested to contact Scottsdale Insurance Company for vacant and hard to insure homes, such as mobiles. Check out the option of getting someone to live in the house, such as a family member or renter?

When considering a referral, make sure you are aware of all liens against the house and if the house is the only asset for future fees. There may be liens amounting to more than the value of the home. Also check out if there are criminal bonds against the property.

Title companies usually charge for a preliminary title report or something similar. Develop a relationship with a title company. Get a real estate agent to run a search. You can also do your own search through the County Recorder's website, but it can take up to 6 months to notice change of ownership at the recorder's office. In doing a search of recorded documents, you may find other properties in which client has an interest. Networking can be an invaluable tool in finding ways to research titles, liens, etc.

For trauma scenes on property, you'll need to hire a company that is certified by the State to do clean up. Possible companies to use are Better Way and Service Masters.

For small valuable items, such as jewelry and collectibles, prepare a separate list, one that is placed with items and one in the file. Determine if you are going to use a safe (if so, limit access) or individual safe deposit box. If using a safe, be sure it is water and fire proof. Also be sure to insure property that you are personally storing at your office or on another property. Use a log so that you

can list who goes into the safe or safe deposit box and for what purpose. Attach a visible identification so that items can be viewed without opening the bag. Put list of items inside bag and in file. It is best to have a separate safe deposit box for each client.

In situations where funds are diminishing significantly, it is advisable to consult an elder law attorney regarding ALTCS aspects. The house can be exempt if there is an "intent to return home", but there is an estate recovery potential. Special Needs Trusts are only useable if the ward is under 65. Small gifts can be useful, but seek court approval.

If you are dealing with income property or a business, hire a property or business manager and find out the regulations for that type of business.

When selling vehicles, it was suggested you don't just rely on Blue Book values. Also check with NADA, the National Association of Auto Dealers and research auto clubs, especially if the auto is a collectible. Auto brokers and online resources are other options.

Selling Personal Property: Be sure an estate sales company has liability insurance. In Tucson American Eagle usually charges 30% commission and will do a walk-through to decide if they want to accept the estate. Estates can be combined into one sale. Be sure items are photographed, inventoried, and all items are tagged and properly identified. Remember there is no certification process for estate sales companies. If an item can't be sold in a 2-day sale, then donate it and document the reason. If an estate sales service declines, only then consider a bulk dealer. Always get two bids and take the highest. If value of assets is under 10k, auction houses can be a good source.

Consider using an E-Bay dealer. Something that doesn't have great value in Arizona, like furs, can have big value somewhere else. Furs are big in Asian countries and are best sold in September.



Serving the Client with Competency and Caring

Presenters: *Peter Santini, Catherine Robbins and Peggy Van Norman*

Recorders: *Francine Saccio and Debe McKee*

Your policies reflect the philosophy of your agency. Make sure you understand the purpose of the policies that you write. Is it a guideline or written to address a mandate by which you must abide. Create what works for you. Make sure you are able to follow what you have written. Remember that your policies may be used against you.

Visitation to wards was discussed. Private fiduciaries have the luxury of smaller case loads and private payment, so they may be able to visit their wards more often than Public fiduciaries. The first step in deciding how often a ward needs to be seen would be to complete a comprehensive assessment of the ward's needs and then develop a care plan. What is your assessment tool: electronic, form, notes or a combination? NGA's form book is a good resource tool.

Documentation and how this is accomplished is critical for case management. The AOC needs to be able to track your decision making process. What do you do internally to guard against applying your own values to the decision making process. What are you doing to maximize independence of your ward? In each client assessment/visit you should be assessing the client for reduction in guardianship and/or conservatorship authority. The fiduciary must protect not only the ward's assets but also his or her freedom. There should be a demonstrated need to continue the court appointments.

Once appointed, develop a care plan, looking at all aspects of the client's welfare. Care plan topics should include: least restrictive review, safety matters, nutrition, visual/physical aides, medical and psychiatric needs, therapies, quality of life, budget, benefits and end-of-life issues. Double-team case managers if a case is extremely complex. Geriatric Case Managers have a good format for care plans, but remember, as fiduciaries we do not provide the care, just facilitate it and be sure it is received. The case manager has the responsibility of setting up a

budget for the ward, and the budget needs to be reassessed just as the needs of the ward need to be continually reassessed. The case manager needs to review all bills and preserve assets for the ward's benefit.

There should be a policy written to address coverage when you are away on vacation or out in the field. You must also provide 24/7 coverage with the use of pagers, cell phones, answering machine or answering service and have key information readily available to all personnel who would need to make decisions.

There should be an internal process for case file reviews. An annual review should be extensive and comprehensive, but there should also be general, regular reviews.

The panelists reviewed the forms and checklists that they included in the book that the attendees were given. They stressed that these forms may be revised to fit each program's needs but that they would be very helpful in fulfilling the duties and responsibilities of the case manager. The attendees and panelist discussed different case management software that is helpful in their program and also the use of palm pilots.

It was stressed that fiduciaries should do their own investigation when they have received a referral. Don't just take information from the person initiating the request. Look at all sides of the case to ensure there is a demonstrated need for a guardianship or conservatorship.



Grand Slam Putting Together a Winning Team with Best Office Practices

Presenters: Dorothy Statskey, Greg DeVico, Diana Denton

Recorder: Debe McKee

Dorothy Statskey, Coconino County Public Fiduciary, reviewed the best practices for her office with the caveat that each fiduciary must decide what is best for his or her office and situation.

Start with determining: Mission Statement, Organization, Goals and Brochures.

Organization: Fiduciary, Case Manager, Administrative Specialist, Accounting Technician, Administrative Support, Clerical/Filing Assistant.

Review your goals and office procedures every six months and look for areas that need improvement. Review your fee schedule periodically. You can use surveys and inter-office questionnaires to pinpoint areas for improvement.

Referrals can come from family members, medical centers, community organizations. Have an intake form that includes client information, family names and addresses, diagnoses for medical and mental health, and recommendations.

Files: Develop a primary, financial, and individual service plan (The Individual Service Plan is used for clients that are receiving services from the Division of Developmental Disabilities.) Files create a paper trail with the documentation.

Conflict of Interest: Develop policies that maintain neutrality.

Financial: Set operational procedures. The Coconino County Public Fiduciary has incoming checks and monies logged by someone not in their office and has more than one person handling the various financial aspects of their office.

Policies and Procedures Manual: Review regularly for updates and revisions. Use it and modify it.

Diana Denton discussed the creation of a Policies and Procedures Manual.

Suggested topics for Manual:

Introduction, Office Policies, Statutes, Scope, Duties and Responsibilities, Definitions, Procedures for Guardianship, Conservatorship, Personal Representative, Agent under Power of Attorney, Trustee, Fees, Investigation, Pleadings, Case Management, Estate Sales, Evaluations, Appraisals; Internet Abuse and Use Policies; Employee Behavior Guidelines.

Search the internet for checklists, forms, downloadable sites. Some are free, others charge.

Establish a relationship with counsel to assist with cases and also an attorney for your corporate/business matters.

If firing, do not give cause. Have employees sign an "At Will" policy/acknowledgement.

Greg DeVico feels that "less is better" when developing a

Policies and Procedures Manual and that there are no right and wrong answers except as set forth in the Arizona Revised Statutes governing our work. It is best to create an environment/culture of excellence, according to Greg.

A Policies and Procedures Manual can be general outlines rather than step-by-step. Tell staff what needs to be done but don't "micro-manage". The manual can be the guideline of what needs to be done, not how to do it, in order to comply with the rules governing fiduciary work.

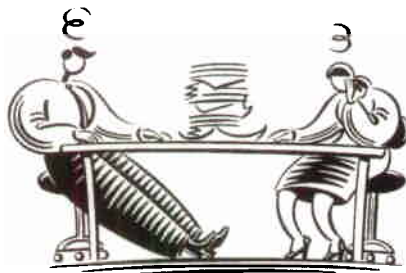
Fiduciary business is young business but old practices. Regulation came about because of a need to protect the public from the few bad apples. Regulation makes a level playing ground. Codes are the minimum of what the court is requesting but doing more is best business practices.

Dual Control/Inspection means two individuals unrelated by blood or

marriage. If you are at a bank to inspect a safe deposit box, ask the bank employee to assist as the second person. When you can't get to the safe deposit box immediately, call the Bank and put a hold on it until you can get the inspection done. You might also ask a family member to assist. This could eliminate problems down the road.

When doing an inventory, it is not necessary to count the number of socks, etc. It's all personal belongings. You need to balance between cost of service versus value of estate. Document it; be reasonable; don't bankrupt the estate.

The final thought in this session was: Document, Document, Document. It's the key to having the best office practices. Documentation refreshes memory, memorializes, gives credence, promotes consistency and establishes professionalism and credibility.



Have you Moved?

Have you recently moved or changed jobs, changed your phone number, email address, etc.? If so, we would like to hear from you so that we may keep a current database of AFA members. Please send your new information to:
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New!! 3rd Edition!! Just Released AFA's 'What is a Fiduciary' Booklet

This is the booklet AFA has produced for several years for the general public describing the work and services provided by Arizona's fiduciaries. We have already distributed some 10,000 booklets since 1999.

In this new 3rd edition, we have "cleaned" it up making it more readable, removed redundancies, brought current matters affected by new legislation, regulation and certification, and even added AFA's new web site address, www.maricopa.gov/pubfid/afa.asp, among other things.

As usual, you may acquire booklets to distribute to your fan clubs, audiences and potential clients as before. There is a place on the back cover to stamp your firm or agency's name in a "Compliments of" box. If you are a for-profit business (or expect to be making money someday from your business), the price is 50 cents per booklet to cover our printing costs, plus \$5.00 S&H. If you are a public agency or non-profit organization, booklets are available at no cost to you.

To order, if you are a government or non-profit agency, email or write your request to Allan Rouse (see below.) If you are a for-profit business, send your order with check made out to "AFA" or Arizona Fiduciaries Association" for 50 cents per booklet ordered PLUS \$5.00 for S&H. Feel free to order in large quantities. Contact:

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Psst: Had you been on the AFA Listserv before our May conference, you would have received this announcement and could have picked up and paid for your booklets then and not have the additional S&H costs!

Forty-Eight Fiduciary Brains for Free!!

That's right! Forty-eight fiduciaries, their staff and probate attorneys, who know a good, cheap deal when they see one, have already joined the AFA Listserv.

Why? Because they know this is the place to find out what's happening in Arizona's fiduciary world. They also know this is the arena to bring fiduciary-related issues, concerns and problems for input and ideas from other great fiduciary minds. Some of the ideas can be quite novel.

It costs you nothing \$-wise. It's very simple to sign up and use, and it doesn't put your email address out there to collect spam. You receive and send messages right along with your regular e-mail.

Here's how to sign up:

1. Turn on your computer...let's skip down to when you are in your e-mail screen.
2. Open your "Create Mail" or "New Message" window.
3. In the "To:" line type join-azfid@lists.elder-law.com and be sure you get in the dashes and spell everything correctly.
4. You don't need a subject or anything else, just click and "Send." The list automatically registers the email address you used to send the message. Shortly, you will receive an email confirming that you are now on the list.

The same e-mail will also provide instructions on how to send and respond to messages, so save it for future reference. For example, to send a new message to the list (that is, to everyone on the list), in the "New Message" window, in the "To:" line, type azfid@lists.elder-law.com (watch your dots and dash), then type in the subject, your message, and click on "Send."

You will receive messages as you do any other e-mail. It couldn't be much simpler. So, join the rest of us and add your brainpower to ours!

MARK YOUR CALENDARS NOW FOR THE 2003 NGA ANNUAL CONFERENCE

HOTEL INFORMATION:

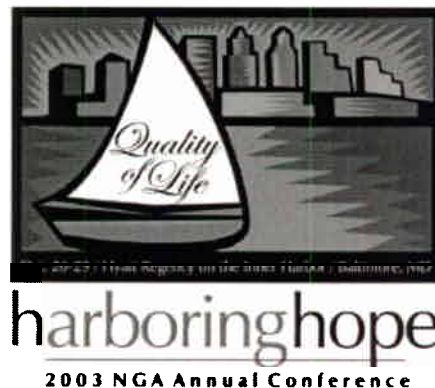
Hyatt Regency Inner Harbor;
300 Light Street; Baltimore, MD 21202;
(410) 528-1234 Phone, (410) 685-3362 Fax.

NGA GROUP ROOM RATE:

\$162.00 Single/\$167.00 Double Occupancy, plus tax.

To reserve your room at the group rate, just call the hotel directly at (410) 528-1234 and be sure to mention that you are with the National Guardianship Association. Reservations are on a first-come, first-served basis and the group rate cannot be guaranteed after **August 22, 2003**.

Navigant International is available to assist you with airline reservations in and out of Baltimore, car rentals, and other travel arrangements. (Service fees will apply.) For more information just call (800) 229-8731.



Arizona Fiduciaries Association, Inc.

An Affiliate of the National
Guardianship Association

P.O. Box 422, Tucson, AZ 85702-0422

Spring Conference

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also requires that when petitioning the court for guardianship, the type of guardianship requested, either general or limited, must be stated on the petition, along with the specific powers being requested. We hope to have a presentation at our Fall Conference on November 13 and 14th in Tucson on how this legislation will affect your practices.

Calendar of Events

JULY 1 - SEPTEMBER 15, 2003

Stay inside or leave the desert! It's too hot!

JULY 18, 2003

AFA Board of Directors Retreat
Prescott, AZ

AUGUST 8 - 10, 2003

National Guardianship Association Board Meeting
Tucson, AZ

OCTOBER 26 - 29, 2003

National Guardianship Association Annual Conference
Hyatt Regency Inner Harbor, Baltimore, MD
For more information, contact the NGA office at 520-881-6561 or the NGA
Website: www.guardianship.org

NOVEMBER 13 - 14, 2003

AFA Fall Meeting & Conference
Radisson Hotel City Center, Tucson
Program to be announced